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Pre-Judgment Interest

Simple Interest @ 6% Annually from February 1, 1996 to May 1, 2006

Interest Deduction for Claims Handling Issues

 Jury
 \$3,009

 Depree
 13,847

 Total
 \$16,856

Simple Interest @ 6% Annually

Date	Overpayment	Interest
2/1/96	\$16,856	1,011.36
2/1/97	\$16,856	1,011.36
2/1/98	\$16,856	1,011.36
2/1/99	\$16,856	1,011.36
2/1/00	\$16,856	1,011.36
2/1/01	\$16,856	1,011.36
2/1/02	\$16,856	1,011.36
2/1/03	\$16,856	1,011.36
2/1/04	\$16,856	1,011.36
2/1/05	\$16,856	1,011.36
2/1/06	\$16,856	252.84
	\$	10,366.44

 Retro Premium Interest
 \$ 539,003.43

 Less Overpayment Interest
 \$ (10,366.44)

 Net Interest
 \$ 528,636.99